

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

District of Massachusetts

Case No. 08-43347

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ivan D. Mejia
aka Ivan D Mejia-Yepes
15 Clare Street, Apt #2
Lowell, MA 01854

Alejandra M Estrada
aka Alejandra M Estrada-Alvarez
934 Westford Street
Lowell, MA 01851

Social Security No.:

xxx-xx-5065

xxx-xx-2790

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 2/2/09

Joel B. Rosenthal
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0101-4
Case: 08-43347

User: admin
Form ID: b18

Page 1 of 1
Total Served: 23

Date Rcvd: Feb 03, 2009

The following entities were served by first class mail on Feb 05, 2009.

db +Ivan D. Mejia, 15 Clare Street, Apt #2, Lowell, MA 01854-3103
jdb +Alejandra M Estrada, 934 Westford Street, Lowell, MA 01851-2829
aty +Louis S. Haskell, Law Office of Louis S. Haskell, 16 Pine Street, Suite 2,
Lowell, MA 01851-3100
aty Rian Vernon, Harmon Law Offices, PC, P.O. Box 610345, Newton Highlands, MA 02461-0345
tr +Anne J. White, Klieman Lyons Schindler and Gross, 21 Custom House Street,
Boston, MA 02110-3507
smg +Commonwealth of Massachusetts, DIV OF UNEMPLOYMENT ASSISTANCE, ATTN BANKRUPTCY UNIT 5TH FLOOR,
19 STANFORD STREET, Boston, MA 02114-2502
smg MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, Boston, MA 02114-9564
smg +UNITED STATES ATTORNEY, ONE COURTHOUSE WAY, SUITE 9200, BOSTON, MA 02210-3013
smg US DEPARTMENT OF LABOR, EMPLOYEE BENEFITS, JFK FEDERAL BUILDING, ROOM 575,
Boston, MA 02203
16720152 +ADVANCED CALL CENTER TECH, P.O. BOX 8457, JOHNSON CITY, TN 37615-0457
16720153 +BANK OF AMERICA, P.O. BOX 15726, WILMINGTON, DE 19886-5726
16720155 +CITY OF LOWELL, TREASURER'S OFFICE, P.O. BOX 368, LOWELL, MA 01853-0368
16720156 +COUNTRYWIDE HOME LOAN, PO BOX 660694, DALLAS, TX 75266-0694
16720158 +DIGITAL FEDERAL CREDIT, 220 DONALD LYNCH BLVD, P.O. BOX 9130, MARLBOROUGH, MA 01752-9130
16720159 +ENCORE RECEIVABLE MANAGE., P.O. BOX 47248, OAK PARK, MI 48237-4948
16720160 +GMAC, PROCESSING CENTER, P.O. BOX 830069, BALTIMORE, MD 21283-0069
16720161 +HARMON LAW OFFICES, P.C., 150 CALIFORNIA STREET, NEWTON, MA 02458-1005
16720162 +JEANNE D'ARC CREDIT UNION, P.O. BOX 1238, LOWELL, MA 01853-1238
16720163 +JEANNE D'ARC CREDIT UNION, 658 MERRIMACK STREET, LOWELL, MA 01854-3998
16720164 +JEANNE D'ARC CREDIT UNION, C/O VISA, P.O. BOX 31279, TAMPA, FL 33631-3279

The following entities were served by electronic transmission on Feb 03, 2009.

ust +E-mail/Text: USTPRegion01.WO.ECF@usdoj.gov Richard King,
Office of US. Trustee, 446 Main Street, 14th Floor, Worcester, MA 01608-2361
16720153 +EDI: BANKAMER2.COM Feb 03 2009 19:33:00 BANK OF AMERICA, P.O. BOX 15726,
WILMINGTON, DE 19886-5726
16720154 +EDI: CHASE.COM Feb 03 2009 19:35:00 CHASE, P.O. BOX 15153, WILMINGTON, DE 19886-5153
16720157 +EDI: RCSDELL.COM Feb 03 2009 19:38:00 DELL FINANCIAL SERVICES, P.O. BOX 6403,
CAROL STREAM, IL 60197-6403

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Federal National Mortgage Association

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2009

Signature: _____

